

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Marlin J. Fleming, Jr.
Sara J. Fleming
Debtors

Case No. 12-03528-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: LyndseyPr
Form ID: 3180W

Page 1 of 2
Total Noticed: 51

Date Rcvd: Apr 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 26, 2017.

db/jdb +Marlin J. Fleming, Jr., Sara J. Fleming, 9812 Grapevine Lane, Orbisonia, PA 17243-9216
cr +Ditech Financial LLC fka Green Tree Servicing LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
4124750 +CHAMBERSBURG HOSPITAL, 760 E WASHINGTON STREET, CHAMBERSBURG, PA 17201-2751
4124751 +CHAMBERSBURG IMAGING ASSOCIATES, 25 PENNCRAFT AVE SUITE E, CHAMBERSBURG, PA 17201-1649
4124752 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239 (address filed with court: CITIFINANCIAL, 300 SAINT PAUL PL, BALTIMORE, MD 21202)
4124753 +CLAIMS RECOVERY SYSTEMS, 6 E MAIN STREET, PO BOX 703, CARNEGIE, PA 15106-0703
4124754 +COLLECTION & CREDIT DEPT, PO BOX 726, NEW CUMBERLAND, PA 17070-0726
4124755 +COMMERCIAL ACCEPTANCE COMPANY, PO BOX 3268, SHIREMANSTOWN, PA 17011-3268
4124756 +COMMUNITY STATE BANK, PO BOX 8, ORBISONIA, PA 17243-0008
4124757 +CREDIGY RECEIVABLES INC, 3715 DA VINCI CT, NORCROSS, GA 30092-2670
4124759 +DIVERSIFIED CONSULTANTS INC, PO BOX 1391, SOUTHGATE, MI 48195-0391
4124761 +FIRST NATIONAL COLLECTION, BUREAU INC, DEPT 21377, PO BOX 1259, OAKS, PA 19456-1259
4124762 +FIRST SELECT, INC, 1415 ARVILLE STE # 100, LAS VEGAS, NV 89102-0536
4124763 +FULTON COUNTY MEDICAL CENTER, 214 PEACH ORCHARD ROAD, MCCONNELLSBURG, PA 17233-1399
4132546 +First Commonwealth Bank, c/o Brett A. Solomon, Esquire, Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
4124766 +GENPACT SERVICES LLC, PO BOX 1969, SOUTHGATE, MI 48195-0969
4124768 +ICON EQUITIES LLC, 9201 QUADAY AVE STE 207, OTSEGO, MN 55330-6604
4124770 +KML LAW GROUP PC, STE 5000, BNY MELLON INDEPENDENCE CENTER, 701 MARKET ST, PHILADELPHIA, PA 19106-1541
4124771 +LAW OFFICE OF VICTOR M RIEHL, 1055 E COLORADO BLVD 5TH FLOOR, PASADENA, CA 91106-2327
4124748 +MARLIN J FLEMING JR, SARA J FLEMING, 9812 GRAPEVINE LN, ORBISONIA, PA 17243-9216
4124772 +MERLE GERHOLT, 120 SOUTH DIVISION ST, MT UNION, PA 17066-1341
4124774 +NATIONAL RECOVERY AGENCY, 2491 PAXTON ST, HARRISBURG, PA 17111-1036
4124778 +SHAWN A BOZARTH, ESQUIRE, MORGAN DREXEN INC, 675 ANTON BLVD, COSTA MESA, CA 92626-7012
4124779 SUMMIT PHYSICIAN SERVICES, 785 5TH AVENUE STE 3, CHAMBERSBURG PA 17201-4232
4124781 +THREE SPRINGS AREA AMBULANCE, PO BOX 726, NEW CUMBERLAND, PA 17070-0726
4124782 +TRI STATE COMMUNITY HEALTH, 109 RAYLOCK DRIVE, HANCOCK, MD 21750-1518
4124783 TWIN OIL COMPANY INC, 22545 DECORUM ROAD, NEELYTON, PA 17239
4194420 +Verizon Bankruptcy Dept, 550 Technology Dr #550, Saint Charles, MO 63304-2205
4124787 WFNNB/PACIFIC SUNWEAR, 955 W 122ND AVE, WESTMINISTER, CO 80234

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr EDI: AIS.COM Apr 24 2017 18:53:00 Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
4124749 +EDI: AFFILIATEDGRP.COM Apr 24 2017 18:53:00 AFFILIATED CREDIT SERVICES, PO BOX 7739, ROCHESTER, MN 55903-7739
4124758 E-mail/Text: hariasdiaz@creditmanagementcompany.com Apr 24 2017 18:51:16 CREDIT MANAGEMENT CO, 2121 NOBELSTOWN ROAD, PITTSBURGH, PA 15205-3956
4124760 +E-mail/Text: bankruptcynotice@fcbanking.com Apr 24 2017 18:51:09 FIRST COMMONWEALTH, 22 N 6TH ST, INDIANA, PA 15701-1802
4124764 +EDI: RMSC.COM Apr 24 2017 18:53:00 GCRB/LOWES, PO BOX 965005, ORLANDO, FL 32896-5005
4124765 +EDI: RMSC.COM Apr 24 2017 18:53:00 GCRB/WALMART DC, PO BOX 981400, EL PASO, TX 79998-1400
4124767 +E-mail/Text: bankruptcy.bnc@ditech.com Apr 24 2017 18:51:10 GREENTREE, PO BOX 6172, RAPID CITY, SD 57709-6172
4142490 E-mail/Text: bankruptcy.bnc@ditech.com Apr 24 2017 18:51:10 Green Tree Servicing, LLC, P.O. Box 6154, Rapid City, SD 57709-6154, Telephone number: 888-298-7785
4142491 +E-mail/Text: bankruptcy.bnc@ditech.com Apr 24 2017 18:51:10 Green Tree Servicing, LLC, PO BOX 0049, Palatine, IL 60055-0049, Telephone number 60055-0049
4302807 EDI: AIS.COM Apr 24 2017 18:53:00 Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
4124776 EDI: PRA.COM Apr 24 2017 18:53:00 PORTFOLIO RECOVERY ASSOCIATES LLC, 120 CORPORATE BLVD, NORFOLK, VA 23502
4124775 EDI: PRA.COM Apr 24 2017 18:53:00 PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 12914, NORFOLK, VA 23541-0914
4144076 EDI: Q3G.COM Apr 24 2017 18:53:00 Quantum3 Group LLC as agent for, World Financial Network Bank, PO Box 788, Kirkland, WA 98083-0788
4124777 +EDI: SEARS.COM Apr 24 2017 18:53:00 SEARS/CBNA, PO BOX 6282, SIOUX FALLS, SD 57117-6282
4124780 +EDI: AFFILIATEDGRP.COM Apr 24 2017 18:53:00 THE AFFILIATED GROUP INC, 3055 41ST ST NW STE 100, ROCHESTER, MN 55901-9013
4124784 +E-mail/Text: ebn@vantagesourcing.com Apr 24 2017 18:51:16 VANTAGE SOURCING, PO BOX 6786, DOthan, AL 36302-6786
4124785 +EDI: VERIZONWIRE.COM Apr 24 2017 18:53:00 VERIZON WIRELESS, PO BOX 26055, MINNEAPOLIS, MN 55426-0055
4124786 +EDI: WFFC.COM Apr 24 2017 18:53:00 WFFNATBANK, PO BOX 94498, LAS VEGAS, NV 89193-4498
4124789 EDI: WFNNB.COM Apr 24 2017 18:53:00 WFNNB/PEEBLES, PO BOX 182125, COLUMBUS, OH 43218-2125
4124790 +EDI: WFNNB.COM Apr 24 2017 18:53:00 WFNNB/FASHION BUG, PO BOX 182272, COLUMBUS, OH 43218-2272

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

4124788 EDI: WFNNB.COM Apr 24 2017 18:53:00 WFNNB/PACSON, BANKRUPTCY DEPARTMENT, PO BOX 182125, COLUMBUS, OH 43218-2125
4140373 EDI: WFFC.COM Apr 24 2017 18:53:00 Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +First Commonwealth Bank, c/o Brett A. Solomon, Esquire, Tucker Arensberg, P.C.,
1500 One PPG Place, Pittsburgh, PA 15222-5413
4189065* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)
4124769 ##ICON EQUITIES, LLC, 7700 IRVIN CENTER DR STE 800, IRVINE, CA 92618-3047
4124773 ##MICHAEL T RATCHFORD ESQ, ABRAHAMSEN & ASSOCIATES, 120 N KEYSER, SCRANTON, PA 18504-9701
TOTALS: 0, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 26, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 24, 2017 at the address(es) listed below:

Brett Alan Solomon on behalf of Creditor First Commonwealth Bank bsolomon@tuckerlaw.com, dparanay@tuckerlaw.com/agilbert@tuckerlaw.com
Charles J. DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com
John W Frey on behalf of Joint Debtor Sara J. Fleming john@dsslawyers.com, emmalee@dsslawyers.com
John W Frey on behalf of Debtor Marlin J. Fleming, Jr. john@dsslawyers.com, emmalee@dsslawyers.com
Joshua I Goldman on behalf of Creditor GREEN TREE SERVICING LLC bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Thomas I Puleo on behalf of Creditor GREEN TREE SERVICING LLC tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 **Marlin J. Fleming Jr.**
First Name Middle Name Last Name

Debtor 2 **Sara J. Fleming**
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:12-bk-03528-RNO**

Social Security number or ITIN **xxx-xx-5708**
EIN **-----**

Social Security number or ITIN **xxx-xx-7900**
EIN **-----**

Order of Discharge

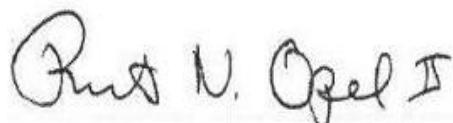
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Marlin J. Fleming Jr.
aka Joe Fleming, aka Marlin Joe Fleming Jr.

Sara J. Fleming
aka Sara Jane Fleming, aka Sara J. Klobetanz, aka Sara J. Keefer

By the
court:



Honorable Robert N. Opel
United States Bankruptcy Judge

By: Lyndsey Price, Deputy Clerk

April 24, 2017

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.